Настоящото споразумение се прилага за нов клиент от момента на приемането му при откриване на сметка в Paysera, а за съществуващите клиенти – от датата, посочена в изпратеното им уведомление. До тази дата за клиентите, които са го приели, продължава да се прилага Генерално споразумение за платежни услуги за юридически лица.

Споразумение за платежни услуги за бизнес клиенти

This Payment Services Agreement for Business Clients (hereinafter, the “Payment Services Agreement”) is an Annex to the General Agreement. The provisions of this Payment Services Agreement apply to you only after you have expressly accepted them or, if you have previously concluded a payment services agreement with the Partner, from the date stated in the relevant notice by which this Payment Services Agreement replaces the previous agreement.

By accepting this Agreement, you undertake to comply with and apply its terms. The General Agreement applies to all matters not expressly governed by this Payment Services Agreement. If there is a conflict between the provisions of this Payment Services Agreement and those of the General Agreement regarding matters related to Payment Services, the provisions of this Payment Services Agreement will take precedence.

1. General provisions

1.1. Purpose of this Payment Services Agreement: This Payment Services Agreement sets out the main terms between you and the Partner when you open a Paysera Account and use the Partner’s other Payment Services.

1.2. This Payment Services Agreement is an important document that you must review carefully before opening a Paysera Account or using the Payment Services. Please read these terms carefully before agreeing to them. This Payment Services Agreement and its Annexes explain the specific risks that may arise and provide guidelines for safe use of the System.

1.3. The Annexes to this Payment Services Agreement are agreements that govern your use of specific services. The terms in these Annexes are special provisions that override the terms of this Payment Services Agreement if there is a conflict. When you start using a new service, the relevant additional Annex will apply. If the Partner requires additional verification or documents for a new service, that service will only be activated after you have completed all the required steps.

1.4. Basic concepts of the Payment Services Agreement:

1.4.1. **API Access Token (Personal Access Token)** – A personal instrument (a unique code), together with the related procedures, that you create in your Profile to give software access to the Paysera Accounts you specify and to the actions you permit. An API Access Token that has the right to create or cancel Payment

Transfers is a Payment Instrument. In all cases, the code of an API Access Token is a personal security credential, and the rules of this Payment Services Agreement on keeping Passwords safe and on reporting their loss or disclosure apply to it.

1.4.2. **Business Day** – A day when the Partner provides its services. The Partner may set different Business Days for different services, which are specified in the Pricing.

1.4.3. **Client Identification** – The process of verifying your identity according to the procedures specified in the System.

1.4.4. **Commission Fee** – A fee the Partner charges for a Payment Transaction or related service.

1.4.5. **Consent** – Your permission to perform a Payment Transaction, given as described in Section 9 of this Payment Services Agreement.

1.4.6. **Electronic Money** – The money credited to and held in your Paysera Account for making Payment Transactions.

1.4.7. **Payer** – A natural or legal person, or another organisation or its subdivision, who holds a payment account and allows a payment order to be executed from that payment account or, where there is no payment account, who submits a Payment Order.

1.4.8. **Payment Instrument** – Any payment tool, such as a payment card, that the System allows you to link to your Paysera Account to make Payment Transfers.

1.4.9. **Payment Order** – An instruction from you (as the Payer) or the Recipient for the Partner to execute a Payment Transaction.

1.4.10. **Payment Services** – Services that allow you to deposit cash into and withdraw cash from your payment account and manage all related transactions. This includes money transfers, transactions with a payment card or credit line, issuing payment instruments, money remittances, and payment initiation services.

1.4.11. **Payment Transaction** – A money transfer, cash deposit, or cash withdrawal initiated by you, on your behalf, or by the Recipient.

1.4.12. **Payment Transfer** – A transaction where funds are transferred to a Recipient’s payment account at your initiative.

1.4.13. **Paysera** – The specific Paysera Network Partner providing the regulated Payment Services to you under this Payment Services Agreement. Your specific Partner is determined based on the country of your registered office in accordance with the Partner Assignment List, which is published on the Partner’s website and in your Profile. This Partner is a separate legal entity from the Paysera Network and is solely liable for your funds and payment transactions.

1.4.14. **Paysera Account or Account** – An account opened in your name in the System for payments and other Payment Transactions, which you may use for Payment Transactions only after your identity has been verified.

1.4.15. **Paysera Account Transfer** – The transfer of your Paysera Account to another payment service provider or another licensed Paysera Network Partner, initiated by you or the Partner.

1.4.16. **Pricing** – The prices for services and transactions approved in accordance with the procedure set by the Partner.

1.4.17. **Recipient** – A natural or legal person, or another organisation or its subdivision, specified in the Payment Order as the receiver of the funds of the Payment Transaction.

1.4.18. **Statement** – A document the Partner prepares and provides that lists the Payment Transactions executed during a specific period.

1.4.19. **Strong Customer Authentication** – A security procedure to verify your identity using two or more of the following elements: something you know (like a password), something you have (like a phone or token), and something you are (like a fingerprint).

1.4.20. **Unique Identifier** – A combination of letters, numbers, or symbols the Partner provides to identify you or your Account in a Payment Transaction.

1.4.21. **Verification of Payee (VoP)** – A service that allows you to check whether an IBAN you entered matches the Recipient's name before you make an instant, SEPA, or internal Paysera payment. This service is available for payments to accounts within Paysera and to accounts held with other payment service providers in the EU and other countries that offer VoP.

2. Client Identification

2.1. Your Paysera Account is opened once you have agreed to this Payment Services Agreement and completed the client identification procedure, including the identification of your Representatives and beneficial owners. This Account functions according to Sections 4 and 5 of this Payment Services Agreement.

2.2. For the Partner to start or continue providing Payment Services, you and your Representatives must fill in and confirm the KYC questionnaire and complete the Client Identification procedure, including the identification of your beneficial owners, as required by this Payment Services Agreement or the System. This is done to protect both your and the Partner's interests.

2.3. The Partner has the right, at any time, to request data or documents to identify you and obtain the information needed to provide its services properly. The Partner will specify what you need to submit.

2.4. During identification, the Partner has the right to require you to submit original documents, certified copies, or copies certified by a notary or other authorised person.

2.5. The terms, locations, procedures, and prices for Client Identification are specified on the Partner's website.

2.6. In some cases, as required by law or the type of document, the Partner has the right to require you to complete the identification process using a specific method, such as visiting a Client Support branch or completing video identification.

2.7. The Partner has the right at any time to request additional information or documents related to you or your transactions and to suspend a transaction until you provide them. The Partner may also ask you to fill in and periodically update a KYC questionnaire. If you do not provide the requested information or documents within a reasonable time, the Partner can suspend some or all of your Services. The Partner can also require that document copies be certified by a notary and translated into an Acceptable Language. You are responsible for all costs associated with preparing and providing these documents.

2.8. You must, on your own initiative and without delay, inform the Partner of any essential change in the nature of your activity or the purpose of using the Services. Upon such a change, you must promptly submit an updated KYC questionnaire and any other information or documents the Partner reasonably requests. If you fail to comply with this obligation, the Partner has the right to apply the measures specified in Clause 2.7 of this Agreement, including the suspension of Services.

2.9. Where a Representative is unable to complete a standard identification procedure (for example, a video call) due to objective reasons, such as a disability, or due to other significant obstacles, you must provide the Partner with documents proving such circumstances. In such an event, the Partner, at its own discretion and

considering the applicable anti-money laundering requirements and the risk level of the specific situation, has the right to offer an alternative identification method. Alternative methods may include, but are not limited to, visiting a Client Support branch or identification through notarised or apostilled documents. The Partner is not obliged to offer an alternative method if there are reasonable suspicions of fraud, illegal acquisition of funds, or use of the Account by third parties. You are responsible for all costs related to the alternative identification.

3. Prices of Paysera Services and the payment procedure

3.1. The prices and terms for the Partner’s services are stated in this Payment Services Agreement, on the Pricing page, or in the relevant Annex for a specific service.

3.2. If the Partner reduces its general prices, the new prices apply immediately upon publication, even if you have not been personally informed, unless the price change is handled differently under the General Agreement.

3.3. Paysera Commission Fees are deducted:

3.3.1. at the time of the Payment Transaction;

3.3.2. If a Commission Fee applicable under this Agreement and the relevant Pricing was not deducted at the time of the transaction, the Partner has the right to deduct it at a later time, but no later than two (2) years from the date of the transaction, provided that the fee is clearly defined, correctly calculated and has been made known to you in accordance with the contractual terms and applicable law. The Partner informs you of the deduction and the relevant amount through the commission fees report or another appropriate communication channel.

3.3.3. the Commission Fee for the transaction is shown to you before you complete it, unless the rules for that specific Payment Instrument or Service state otherwise.

3.4. You confirm that you have carefully reviewed the Pricing and terms for Payment Transfers and other services that apply to you.

3.5. The Partner has the right to deduct the Commission Fee from the Account used for the transaction or from any other Accounts you have opened with the Partner.

3.6. The Commission Fee must be paid in the currency specified in this Payment Services Agreement, its Annex, or on the Partner’s websites.

3.7. You must ensure that your Account has sufficient funds to cover the Commission Fee in the relevant currency. If you do not have sufficient funds in that currency, the Partner has the right to deduct the amount of the Commission Fee from funds you hold in another currency, converting them at the Partner’s exchange rate published on its website and applicable at the time of conversion. The conversion is carried out only for the amount necessary to cover the Commission Fee and the applicable conversion costs, if any. If you hold funds in several currencies, the Partner may determine the currency from which the deduction will be made according to an objective and predetermined criterion made known in this Agreement.

3.8. If you request to close your Paysera Account, an account closing fee may be applied in accordance with the published Pricing, to the extent such a fee is permitted by applicable law.

The closing fee does not apply in the following cases:

where at least 6 (six) months have passed since the date your payment services agreement with the Partner first took effect, including the period of application of any earlier agreement that this Payment Services Agreement replaces;

where you terminate this Payment Services Agreement or the General Agreement because you do not agree with the amendments provided for in Clause 6.3 of the General Agreement or with the transfer of your Paysera Account under Clause 12.2 of this Payment Services Agreement.

If, at the time of closing your Paysera Account, a closing fee provided for in the relevant Pricing and permitted by applicable law applies, the Partner has the right to deduct this fee from the available balance in your Account, to the extent permitted by applicable law. If the available balance is lower than the applicable fee, the Partner may use it for partial settlement of the fee, only to the extent permitted by applicable law. Any balance remaining after settlement of the fees and lawful obligations is returned to the client in accordance with applicable law.

4. Opening a Paysera Account, methods of holding funds, and conditions for depositing, transferring, and withdrawing funds

4.1. Under this Payment Services Agreement, a Paysera Account is opened for you for an indefinite period.

4.2. The Paysera Account allows you to deposit or transfer funds for making payment transactions, make local and international payments, receive funds, pay for goods and services, and use other payment services provided by the Partner in accordance with its licence, this Agreement and applicable law.

4.3. Depending on the licence of the Paysera Network Partner that registered you, your funds in the Paysera Account may be held in one of the following ways:

4.3.1. In the case of issuing Electronic Money, the funds the Partner receives from you in exchange for the issuance of Electronic Money are converted into Electronic Money in accordance with applicable law. Electronic Money is issued at a nominal value equal to the amount of funds received and is reflected in your Paysera Account. The funds received in exchange for Electronic Money are safeguarded by the Partner in accordance with the legal requirements for safeguarding the funds of Electronic Money holders.

4.3.2. In the case of providing payment services not directly related to the issuance of Electronic Money, the funds received by the Partner are handled and safeguarded in accordance with the legal requirements applicable to the relevant service.

4.4. When you select a top-up method in your Profile, the Partner makes available to you the relevant information on how to credit your Paysera Account and the instructions you must follow to carry out the transaction. For the correct execution of the transaction, you must use the data and identifiers required by the Partner. The top-up instructions and the data they contain are used for the correct identification and processing of the transaction, as applicable.

4.5. The value of the funds in your Account is equal to the value of the money you deposited or transferred.

4.6. Electronic Money does not constitute a bank deposit and does not earn interest. The Partner does not accept bank deposits and does not pay interest or provide other benefits solely because you hold Electronic Money in your Paysera Account. Funds held under other payment services are treated in accordance with the nature of the relevant service and applicable law.

4.7. You can open and use several Paysera Accounts in the same Profile.

4.8. You have the right to request, at any time, the redemption of Electronic Money at its nominal value, in accordance with applicable law and the terms of this Agreement. For funds held under other payment services, you have the right to request their transfer or return, depending on the nature of the service and the applicable terms. These rights may be subject to restrictions permitted by applicable law, including measures required to comply with legal, regulatory or security obligations.

4.9. To request the redemption of Electronic Money or the transfer of funds, you must submit a request or a Payment Order, as the case may be, specifying the beneficiary account or using another redemption method supported by the Partner. The list of available banks, payment systems and methods is published on the Partner’s website or made available through other communication channels. The Partner may apply restrictions or controls on the redemption and transfer of funds only in accordance with applicable law, this Agreement and the applicable security requirements.

4.10. Electronic Money is redeemed at its nominal value, in accordance with applicable law. The relevant terms and procedures of the payment service apply to the transfer of funds or the execution of a payment transaction in the context of redemption. Any fee that may be applied must be provided for in the Partner’s Pricing and comply with applicable law. The Partner may not apply conditions or fees that infringe the client’s legal right to redeem Electronic Money.

4.11. No special redemption fee applies to the redemption of Electronic Money, except where such a fee is expressly permitted by applicable law. If the redemption requires a payment transfer or the use of another separate service, the relevant standard fee set out in the Partner’s Pricing and made known to you before the transaction is executed may apply, where this is required by applicable law. Any fee for closing the Account is subject to the conditions set out in Clause 3.8 of this Agreement.

4.12. If you terminate the General Agreement or this Payment Services Agreement and request the closure of your Paysera Account, or if the Partner terminates the provision of services, the remaining funds and unredeemed Electronic Money will be returned or transferred to you to an account you specify, in accordance with the applicable procedures and applicable law. The Partner has the right to deduct from the available funds only lawful obligations determined in accordance with this Agreement and applicable law, including unpaid fees and other obligations that may lawfully be deducted. Any deduction must have a clear contractual or legal basis and respect the applicable requirements for the protection of client funds. The remaining part of the funds, after permissible deductions, is returned to the client.

4.13. If the Partner cannot return or transfer the funds to you for objective reasons beyond its control, it will notify you without delay of the obstacle and of the information or actions needed to complete the process. In this case, you must provide the Partner with valid alternative instructions for the return or transfer of the funds. If you do not provide the required instructions within 30 calendar days of the notification, the Partner may take reasonable measures to safeguard and administer the funds until it receives your instructions, only in accordance with applicable law and the requirements for the protection of funds. Any transfer to another account administered by the Partner must ensure the identifiability of the funds and the preservation of your rights to them. Any fee for holding or administering the funds may be applied only if permitted by applicable law, clearly provided for in the Partner’s Pricing and made known to you. Failure to provide instructions does not result in the automatic loss of your right to the funds.

4.14. After termination of the General Agreement or this Payment Services Agreement, you have the right to request the redemption of the remaining Electronic Money, in accordance with applicable law. To carry out the redemption, the Partner may require you to complete the necessary identification and verification procedures, to the extent that these requirements are provided for by applicable law or are necessary for the fulfilment of the Partner’s legal and regulatory obligations. If the existing identification level is not sufficient to complete the redemption, the Partner will inform you of the additional documents or actions required. Any temporary restriction on redemption must be based on a lawful reason and be proportionate to the aim pursued, taking into account the obligations to prevent fraud, money laundering and terrorist financing, as well as other applicable requirements.

4.15. If, after termination of the General Agreement or this Payment Services Agreement, you do not choose a redemption method or do not complete the necessary identification procedures, the Partner will notify you of the actions you need to take and, where possible, will request alternative instructions from you for the redemption of the Electronic Money. If, despite the notification, the redemption cannot be completed, the

Partner may use another available and lawful redemption method, only where this is permitted by applicable law and where the relevant method ensures that the funds are transferred to the lawful holder or remain identifiable and available to them. The Partner may not consider the client’s right to the funds forfeited solely due to the absence of instructions or failure to complete the identification procedures.

5. The use of the Paysera Account

5.1. Your Representatives can manage your Paysera Account online by logging into their Profiles with the relevant credentials, via the web or the official Paysera Application. Access to the Profile and the performance of actions requiring authentication are subject to the security measures applied by the Partner, including Strong Customer Authentication. Authentication methods may include one-time security codes, confirmation in the Paysera Application or other secure methods supported by the Partner.

5.2. The Partner applies security authentication and verification measures depending on the nature of the action or the security risk assessment. These measures may include sending a one-time security code or providing a confirmation prompt in the Paysera Application, in particular in the following cases:

5.2.1. when you log in to your Profile;

5.2.2. when you change your Password;

5.2.3. when you change the email address in your Profile;

5.2.4. when you change the phone number in your Profile;

5.2.5. when Strong Customer Authentication is required, in accordance with locally applicable or EU legislation and regulatory acts;

5.2.6. when access is made from a device or in circumstances that require additional verification for security reasons;

5.2.7. when confirming the phone number or in other cases where verification of identity or of control over the Profile is needed.

5.3. You must take all possible security measures to protect the personalised credentials and to use the Profile and Paysera Account securely on the official bank.paysera.com website or in the official Paysera Application, and to use the one-time security code or confirmation function correctly. The Partner is not liable for your losses if you use the security code or confirmation function on fake websites or applications, disclose it to unauthorised third parties, or otherwise fail to comply with your security obligations.

5.4. You can make Payment Transfers from your Paysera Account:

5.4.1. to another user’s account in the System;

5.4.2. to domestic, EU, and foreign bank accounts (the Partner will inform you of any countries where transfers are forbidden);

5.4.3. to accounts in other electronic payment systems specified in the System.

5.5. When you submit a Payment Order for an international transfer, the Annex "Conditions for Execution of International Payment Transfers" also applies.

5.6. Where a Payment Transfer involves currency conversion, the conversion is carried out at the exchange rate applied by the Partner at the time set for the conversion, in accordance with the terms of the relevant service. The exchange rate, as well as any commission or other cost applicable to the conversion, is made available on

the Partner’s official website or through other channels specified by it. Before the transaction is confirmed, the Partner makes available to the client information on the applicable rate and costs, to the extent and in the manner required by applicable law. Exchange rates may change during the day. Any change is applied in accordance with the terms of the service and the legal requirements for informing the client. Where the law requires prior notice, client confirmation or the provision of information before the execution of the transaction, the Partner complies with these requirements.

5.7. The fees for opening and maintaining a Paysera Account are set out in the Partner’s Pricing, which is made available on its official website.

For the purposes of this Agreement, a Paysera Account is considered inactive if, for a period of more than 12 (twelve) months, there has been no login to the relevant Profile and no transaction through that Account.

The Partner may close an inactive Account with no funds after giving you at least 30 (thirty) calendar days’ notice. The closure of this Account does not, in itself, result in the termination of the General Agreement or the closure of your Profile.

If the inactive Account has funds, the Partner may proceed to close it after giving you at least 30 (thirty) calendar days’ notice, respecting the procedures for returning or transferring the remaining funds in accordance with Clause 4.12 of this Agreement and applicable law.

After a period of 2 (two) years of inactivity, the Partner may apply a fee for the maintenance of the inactive Account that is clearly set out in the Pricing and of whose application the client has been informed in accordance with legal and contractual requirements.

5.8. A bank or another payment service provider may charge its own fees for transfers to or from your Paysera Account. Such fees are determined by third parties, are outside the Partner’s control, and are separate from the fees charged by the Partner.

5.9. The list of banks and electronic payment systems to which you can make transfers, together with the fees and terms, is specified on the Partner’s website.

5.10. Fees for the services are deducted from your Paysera Account by the Partner. If the funds in your Account are less than the transfer amount plus the Partner’s fee, the transfer will not be executed.

5.11. For transfers other than SEPA, T2, or SEPA Instant, the Partner may be indicated in the payment message as the sending institution, while you remain the Payer. The Recipient will receive the following information with the transfer, depending on technical capabilities:

5.11.1. the name or business name of the Payer and other identifying information required by applicable law, in the relevant fields of the payment message, if supported by the system used;

5.11.2. information on the purpose of the payment, where provided by the Payer and where its transmission is permitted or required by the rules of the relevant system;

5.11.3. a unique reference or another identification mechanism enabling the transfer to be linked to the relevant payment information, where this method is supported by the system and complies with the applicable requirements.

5.12. When you execute payment transfers, the process for verifying the Recipient’s data (Unique Identifier and name) is governed by Section 6 of this Payment Services Agreement ("Verification of Payee (VoP)"). You confirm you have read these rules and accept full responsibility for any decisions you make based on the VoP results.

5.13. You must submit a Payment Order according to the instructions in the System. If you are the Recipient, you must provide the Payer with precise information so that the Payment Order is correct. Before submitting a Payment Order or sending information to a Payer, you must check and update the Account top-up instructions.

These instructions are considered Unique Identifiers.

5.14. If you submit an incorrect Payment Order that has not yet been executed, you may request to correct it. A fee for this correction, as indicated in the System, will apply.

5.15. If the Partner receives funds but cannot credit them to the Recipient’s account (e.g., the account is closed or the IBAN is wrong), the Partner will return the funds to the sender without undue delay, and in any event within 3 Business Days. The Partner may apply charges for returning the payment. If the Partner cannot credit the funds due to your error, but you request their return, the Partner may cancel the Payment Order and return the funds only with your written request and the Recipient’s agreement (if they can be identified). The cancellation fees indicated in the System will apply.

5.16. If the Partner receives a Payment Order but cannot credit the funds due to errors or missing information, and neither the Payer nor the Recipient contacts the Partner, the Partner will take all possible measures to track the transaction. This may include:

5.16.1. contacting the Payer for clarification, if the Partner has their contact details;

5.16.2. contacting the Payer’s payment service provider with a request to obtain the correct information from the Payer;

5.16.3. if the above methods fail, the Partner may make a minimum payment transfer (e.g., 0.01 EUR) back to the Payer with a request to contact the Partner, provided the Payer’s account is known and the cost of such a transfer is reasonable.

5.17. In all cases listed in Clause 5.16, the payment order adjustment fee specified in the System is deducted from the transferred amount before it is credited to the Recipient’s account.

5.18. If the Partner cannot track the transaction using the methods in Clause 5.16, the funds will be stored in the Partner’s system until the Payer or the Recipient provides the necessary information. The funds can then be credited (after deducting the adjustment fee) or returned to the Payer upon written request (after deducting the return fee).

5.19. Erroneous transactions and return of funds in fraud cases

5.19.1. If you notice that money has been credited to or deducted from your Account by mistake, you must notify the Partner immediately. You have no right to use money that does not belong to you. In such cases, you give the Partner your irrevocable consent to correct the error and deduct the mistakenly credited amount from your Account without a separate order from you. If the funds in your Account are insufficient to cover these amounts, you must repay the remaining balance to the Partner within 3 Business Days of the Partner’s request.

5.19.2. Advance consent to debit funds due to fraud. To prevent fraud and in accordance with the guidelines of the supervisory authority, you (as the Recipient) grant the Partner advance consent to debit funds from your Account and return them to the Payer in the following cases: (a) the Partner receives a request from the Payer’s payment service provider (PSP) to return the funds, based on the circumstance that the disputed payment transaction was executed due to fraud or the funds were obtained due to possible fraud; and (b) the Partner, having evaluated the received information, possesses documented and objective evidence or data (including but not limited to data provided by the Payer’s PSP) giving reason to believe that the funds entered your Account due to fraudulent activity.

5.19.3. Where the circumstances specified in Clause 5.19.2 exist, the Partner has the right to debit the disputed amount and/or freeze it without requesting your consent again.

5.19.4. If it is later determined that the decision to debit funds under Clause 5.19.2 was made without valid grounds, or if new circumstances emerge proving the legitimacy of the transaction, the Partner undertakes to: (a) immediately return the amount debited without valid grounds to your Account; (b) compensate you for direct losses incurred due to the unfounded decision to debit funds, except in cases where such a decision was made due to incorrect information provided by you or your dishonest actions.

5.20. You can change your payment transfer limits by completing an additional verification procedure in the System. New limits take effect 12 hours later. You can check your current limits in your Profile. The Partner has the right to limit your transfer amounts and require additional identification. The Partner will notify you of such limits by email. The application of this clause may be restricted for certain client categories, subject to the Partner’s internal policies and applicable local laws.

5.21. You can check your Account balance and transaction history by logging into your Profile. This information includes all Commission Fees and other charges deducted from your Account.

5.22. You confirm that:

5.22.1. the funds in your Paysera Account are not from illegal activities;

5.22.2. you will not use the Partner’s services for any illegal purposes, including money laundering.

5.23. You can manage your Paysera Account and perform transactions in the following ways:

5.23.1. online by logging into your Profile;

5.23.2. through the Paysera Application, after agreeing to its specific Annex;

5.23.3. with a Payment Instrument linked to your Account, after agreeing to its specific Annex;

5.23.4. by other means the Partner offers, after you agree to their terms of use.

5.24. Confirmations, Payment Orders, requests and other actions that you perform through your Paysera Account, after authentication and in accordance with the security procedures applied by the Partner, may produce legally binding effects for you, in accordance with the nature of the action, this Agreement and applicable law.

5.25. Executing Payment Orders online:

5.25.1. To make a payment online, you must fill in a Payment Order in the System and submit it, electronically confirming your Consent.

5.25.2. Submitting a Payment Order is your binding Consent to perform the transaction. It can only be cancelled before its execution has started. You can see the status of a Payment Order in your Profile.

5.25.3. When sending money to another Paysera user, you can choose to make it a password-protected transfer. The transfer is executed only when the Recipient enters the password you set. If they do not enter it within 30 calendar days, the funds are returned to your Account. The transaction is authorised the moment the Recipient enters the password and cannot be cancelled after that. You are responsible for safely sharing the password with the Recipient.

5.25.4. You can set a future payment date for a Payment Order, up to 2 years in advance. The order will be executed on that day if you have sufficient funds. A transfer to another Paysera Account will be executed at 00:00 in the Partner’s time zone. A transfer to a bank account will be executed within the standard timeframes.

5.25.5. If a Payment Order is filled in incorrectly, it will not be executed. However, in exceptional cases, the Partner may, at its own initiative, correct it or execute it if the Partner has enough information to determine the correct details.

5.25.6. If you have insufficient funds, the Payment Transfer will not be executed. The Partner will try to execute it for 5 more calendar days. If your balance is still insufficient after that, the order will be cancelled. If you have enough funds but in a different currency, the transfer will not be executed until you convert the funds, unless you have an automatic currency exchange function enabled or the payment is for goods or services via the System.

5.26. The terms for using other account management methods are set out in separate Annexes. An Annex applies once you have read its terms and electronically confirmed your consent to use that service.

5.27. Information on your transactions is provided in your Statement. You can view this information for free by logging into your Profile or print it at a frequency of your choice.

6. Verification of Payee (VoP)

6.1. Before you finalise a Payment Order, the Partner will show you the result of the Verification of Payee (VoP). This will tell you if the Recipient’s name you entered fully matches, partially matches (e.g., differs by a few letters), or does not match the name associated with the account number. If it is a partial match, the Partner will show you the correct Recipient name. If VoP is temporarily unavailable, the Partner will inform you, and you will assume all risks if you proceed with the payment.

6.2. You are responsible for the final decision to approve a Payment Order after seeing the VoP results. If you confirm the payment despite the Partner’s warning about a full or partial name mismatch, you unconditionally accept all associated risks. You agree that in such cases, the funds will be sent to the account specified by the Unique Identifier, and if the money goes to the wrong recipient, you will have no legal basis to claim a refund from the Partner. You must resolve any issues directly with the actual Recipient.

6.3. When you start a transfer through the Paysera Application using a phone number, the Partner will show you the Recipient’s name and account number associated with it, if available. You are fully responsible for checking that this information is correct before confirming the payment. Once you confirm, the transaction is authorised, and you assume all risk of transferring funds to the wrong person.

6.4. When you create a recurring payment agreement, you will have one opportunity to verify the Recipient’s name using the VoP procedure. By confirming the agreement, you are confirming that the Recipient’s name is accurate for all future payments under that agreement. The Partner will not re-verify the name for each recurring payment and will not be liable for any losses if the Recipient’s name changes or was entered incorrectly.

6.5. If a Payment Order is submitted through a payment initiation service provider (PISP), it is the PISP’s responsibility to verify the Recipient’s data and inform you of the results. The Partner is not responsible for how the PISP does this and does not perform a second verification. When you confirm a payment through a PISP, you also confirm the Recipient’s data is accurate.

6.6. You must use the VoP service only for its intended purpose: to verify a Recipient’s data before authorising a payment. Using this service for any other reason, such as collecting personal data about third parties or for fraudulent activities, is strictly prohibited.

6.7. A payment service provider whose client wants to send you money may ask the Partner if the Account number and name they have for you are correct. If the name they provide partially matches yours, the Partner will disclose your correct name (company name) to them, so they can show it to their client. In all other cases,

the Partner will not disclose your details.

6.8. When submitting multiple Payment Orders as a batch, you have the right to instruct the Partner not to apply VoP to all or part of the batch, where the System offers this option.

6.9. You confirm that you understand and assume all risks if you choose not to use VoP. In such cases, the Partner will execute the transfers based only on the Unique Identifiers (IBANs) you provide and will not be liable for any losses if funds go to the wrong recipient. By choosing this option, you give up any right to claim that a payment was executed incorrectly where it was executed in accordance with the Unique Identifier you provided.

6.10. Under no circumstances will the Partner be liable for any losses you incur if you proceed with a payment after the Partner has notified you of a full or partial mismatch in the Recipient’s data. In such cases, you are considered to have assumed all risks, and the Partner has fulfilled its obligations.

6.11. Notwithstanding any other provisions in this Payment Services Agreement, the Partner will not be liable for losses if funds are credited to an account whose owner’s details do not match the information you provided, or when VoP was not provided, in the following cases:

6.11.1. when you voluntarily confirmed the Payment Order after the Partner clearly notified you of a full or partial mismatch;

6.11.2. when VoP was temporarily unavailable for technical reasons beyond the Partner’s control, and you, after being informed, proceeded with the payment;

6.11.3. when the payment was initiated through a payment initiation service provider (PISP);

6.11.4. when the transfer is to a country in the European Economic Area where the mandatory use of VoP has not yet been implemented;

6.11.5. when the transfer is to a Recipient whose payment service provider is outside the European Economic Area.

6.12. In all the above cases, you are considered to have acted at your own risk, and the Partner has fulfilled its obligations by executing the transfer according to the Unique Identifier (IBAN) you provided.

7. Depositing and withdrawing cash

7.1. The Partner grants you the right to deposit cash into your Paysera Account under the terms specified in the System. The locations, terms, currencies, limits, and prices for cash deposits are provided in the Pricing.

7.2. The Partner grants you the right to withdraw cash from your Account under the terms specified in the System. The locations, terms, currencies, limits, and prices for cash withdrawals are provided in the Pricing.

7.3. You must count the cash yourself before depositing it or immediately after withdrawing it. You must raise any issues about the amount or quality of banknotes immediately at the time of the transaction.

7.4. After you deposit cash, you can use the Electronic Money immediately after the Partner receives it.

8. Time of receipt of the Payment Order, requirements for the Payment Order, and refusal to execute the Payment Order

8.1. A Payment Order from you is considered received on the day the Partner gets it. If the Partner receives it on a non-Business Day, it is considered received on the next Business Day.

8.2. A Payment Order received on a Business Day but outside of the Partner’s business hours is considered received on the next Business Day.

8.3. Payment Orders for transfers within the System are executed immediately (usually within minutes), regardless of the Partner’s business hours, unless the transaction is suspended for legal reasons.

8.4. The Partner has the right to record and store all Payment Orders you submit and information about all transactions you perform. The Partner can use these records as evidence to confirm that a Payment Order was submitted or a transaction was executed.

8.5. You are responsible for the accuracy of the information you include in the Payment Order. If the Payment Order contains inaccurate, incomplete, contradictory or repeated data, the Partner may refuse to execute it, in accordance with the applicable law, or process it based on the information provided, where this is permitted by law and by the applicable payment system rules. In the event of a refusal, the Partner will notify you of the refusal and, where possible and permitted by the applicable law, of the reasons for it and of how to correct the data.

8.6. The Partner has the right to refuse to execute a Payment Order if the Partner has reasonable doubts about its legality, authenticity, or accuracy, or if it does not meet the Partner’s requirements. If the Partner suspects the order was not submitted by you or your representative, the Partner has the right to ask for additional confirmation at your expense. In these cases, the Partner acts to protect your and the Partner’s interests and is not liable for any losses from the refusal.

8.7. You must ensure you have a sufficient amount of money in the relevant currency in your Account for the Payment Order to be executed.

8.8. Before executing a Payment Order, the Partner has the right to require you to provide documents proving the legal origin of the funds. If you fail to do so, the Partner has the right to refuse to execute the order.

8.9. The Partner has the right to involve third parties to execute your Payment Order if it is in your interest. If another financial institution is involved and suspends your payment, the Partner is not responsible for its actions, but the Partner will try to find out the reason for the suspension. The Partner can suspend or terminate the execution of your Payment Order if required by law or for other reasons beyond the Partner’s control.

8.10. If the Partner refuses to execute your Payment Order, the Partner will notify you immediately, unless it is technically impossible or forbidden by law.

8.11. The Partner will not accept or execute your Payment Orders if the funds in your Account are frozen, your right to manage the funds is legally restricted, or your transactions are suspended by law.

8.12. If money from a Payment Order is returned for reasons beyond the Partner’s control (e.g., incorrect details, a closed Recipient account), the returned amount will be credited to your Account. The fees you paid for the transfer are not returned, and any fees related to the return of funds will be deducted from your Account.

8.13. You can choose to make a standard (non-urgent) or urgent transfer if the option is available. If you do not choose, the Partner will automatically select the most favourable option for you.

8.14. The Partner has the right to refuse, suspend, or delay the execution of a Payment Order where such action is required or justified by applicable law, applicable regulatory acts, or binding requirements of competent authorities. These cases include, among others, the fulfilment of obligations related to the prevention of money laundering and terrorist financing, the implementation of restrictive measures and financial sanctions, as well as the performance of verifications and checks required by the legal framework and the Partner’s internal procedures.

9. Giving and withdrawing Consent, cancellation of the Payment Order, execution of the Payment Order

9.1. A Payment Transaction is authorised only if you (the Payer) give your Consent. You can give Consent in the manner the Partner specifies, such as in writing, or by using an electronic signature, password, or other identity verification method. Consent given through a Recipient or payment initiation service provider is also valid. Your Consent, given by any of these methods, has the same legal force as a signed paper document and can be used as proof in any dispute. You cannot contest a transaction that was authorised with your Consent, except where applicable law grants you the right to a refund.

9.2. You must give your Consent before the transaction is executed, unless the Partner has agreed that you can give it afterwards.

9.3. You agree that when the Partner executes your Payment Orders, the Partner will share the necessary information (including your Personal Data) with parties involved in the transaction, such as payment card organisations, payment processors, and the Recipient’s payment service provider.

9.4. Payment Order cancellation procedure:

9.4.1. A Payment Order cannot be cancelled after the Partner has received it, except in the cases described below.

9.4.2. If a transaction was initiated by or through a Recipient (e.g., a card payment) or a payment initiation service provider, you cannot cancel the order after you have given your Consent.

9.4.3. A future-dated Payment Order (as described in Clause 5.25.4) can be cancelled no later than the end of the Business Day preceding the scheduled payment day.

9.4.4. A Payment Order can be cancelled after the deadlines above only if you and the Partner agree. If the transaction was initiated by a Recipient, their consent is also required.

9.4.5. For card payments where the exact amount is unknown at the time of authorisation, the Partner may reserve funds in your Account only if you have consented to the specific amount being reserved. The Partner will release the reservation as soon as the Partner knows the exact transaction amount.

9.5. The Partner will credit and debit funds based on the Unique Identifier (e.g., IBAN) you provide in the Payment Order. Apart from the Verification of Payee described in Section 6, the Partner has the right, but not the obligation, to check if the name you provide matches the Unique Identifier. If it does not, the Partner may refuse the payment. However, if a payment is executed based on the Unique Identifier you provided, it is considered correctly executed.

9.6. For transfers to another payment service provider, the Partner will execute the payment based on the Unique Identifier (IBAN) you provide. The Partner is not responsible if you provide an incorrect Unique Identifier or if the Recipient’s payment service provider uses a different identifier.

9.7. If required by institutions in other countries, the Partner has the right to request additional information (like the Recipient’s full name or a payment code) to execute the payment correctly.

9.8. A Payment Order is considered executed when the Partner transfers the funds to the Recipient’s payment service provider. From then on, that provider is responsible for crediting the funds to the Recipient’s account.

9.9. Consent (authorisation) to execute a Payment Transaction is given depending on the type of the transaction: (a) transfers and Payment Orders – by logging in and confirming with your personal security credentials (PIN, biometrics, or a one-time code) using Strong Customer Authentication (SCA); (b) card payments at a physical location – by using the card and entering the PIN; (c) card payments online – via 3D Secure or another applicable SCA method; (d) payments via digital wallets (Apple Pay, Google Pay, etc.) – by

using device recognition (fingerprint, face, or device code); (e) contactless payments not exceeding the set limit – by tapping the card or device. By confirming a Payment Order in any of these forms using your personal security credentials, you give the Partner clear and unambiguous Consent to execute the Payment Transaction and assume responsibility for all transactions authorised in this way.

10. Prohibited activities related to Payment Services

10.1. When using the Payment Services provided by the Partner, you are prohibited from performing the following actions:

10.1.1. breaching the provisions of this Payment Services Agreement, the General Agreement, or applicable law, including provisions related to anti-money laundering and counter-terrorist financing;

10.1.2. making or accepting transfers of funds originating from illegal activities where you know or, in the specific circumstances, should know that the funds have such an origin;

10.1.3. using the Payment Services contrary to the restriction or prohibition criteria set by the Partner, published on its official website and applicable to the relevant services, to the extent that these criteria comply with applicable law. These restrictions may relate to the client, their representative, the activity carried out, or the relevant transaction;

10.1.4. using the Payment Services to organise, finance, or facilitate illegal gambling, illegal trading in stocks, currencies, options, or other financial instruments, as well as illegal trading in prohibited goods or products, including tobacco products, alcohol, prescription drugs, weapons, and narcotic substances, where the relevant activity is prohibited by applicable law;

10.1.5. using the Payment Services to make or receive payments related to virtual currencies or crypto-assets that are not subject to the applicable regulatory framework or the relevant supervision, including buying, selling, managing or transferring them, as well as transfers to or from exchange platforms for such assets, except as expressly permitted under Clause 10.2 of this Agreement;

10.1.6. using the Payment Services to provide or carry out financial activities, including trading in financial instruments or currencies, where a licence, authorisation or approval from the competent authority is required for this, without having the relevant licence, authorisation or approval. Where required by the Partner for legitimate risk-management reasons and in accordance with this Agreement, carrying out the activity may also be subject to the Partner’s prior written approval;

10.1.7. using the Payment Services to organise or carry out gambling, lotteries or other licensed activities without the licence, authorisation or approval required by the competent authority, or in breach of their conditions. The Partner’s prior written approval may also be required for these activities, in accordance with its client acceptance and risk management policies.

10.1.8. disclosing to third parties passwords, authentication codes or other personal security credentials used for Strong Customer Authentication or for access to your Account, or allowing unauthorised persons to access or use your Account or the Payment Services in your name.

10.1.9. using your Account or the Payment Services to carry out currency exchange operations systematically or as a commercial activity, including operations carried out on behalf of, for the account of or for the benefit of third parties, where such use is not authorised by the Partner or does not comply with the terms of this Agreement and applicable law.

10.2. Specific terms and conditions for services related to virtual currencies and crypto-assets (including those regulated under Regulation (EU) 2023/1114 – MiCA) are set out in a separate Crypto Assets Annex.

11. Suspension of Services

11.1. The Partner has the right, at its own discretion and considering the specific situation and legal requirements, to unilaterally and without prior notice take one or more of the following measures:

11.1.1. suspend one or more Payment Transfers;

11.1.2. suspend providing all or part of the services to you;

11.1.3. limit your access to your Profile;

11.1.4. withhold your funds that are the subject of a dispute;

11.1.5. block your Account (fully or partially suspending transactions) or your Payment Instrument;

11.1.6. refuse to provide services;

11.1.7. return withheld funds from your Account to the original sender.

11.2. The Partner may apply the measures in Clauses 11.1.1–11.1.7 only in the following exceptional cases:

11.2.1. if you materially breach this Payment Services Agreement or the General Agreement, or if there is a real threat that you will;

11.2.2. if your activities raise suspicions of money laundering or terrorist financing, or could harm the Partner’s business reputation;

11.2.3. if you do not complete the required identification or provide the requested information, or if you submit documents that do not meet the requirements of the law or of the Partner, or if the Partner has reasonable doubts about their authenticity;

11.2.4. if continuing to provide services could harm the justified interests of third parties;

11.2.5. if there are objectively justified reasons related to the security of your funds or Payment Instrument, or if the Partner suspects unauthorised or fraudulent use;

11.2.6. if the Partner learns that your Payment Instrument has been stolen or lost, or if the Partner suspects its personal security credentials have been compromised or that it is being used for illegal activity;

11.2.7. if the Partner receives substantiated information about your bankruptcy, liquidation or deregistration;

11.2.8. in cases specified by law;

11.2.9. in other cases stated in this Payment Services Agreement or its Annexes.

11.3. The measure in Clause 11.1.7 (returning funds to the sender) applies if the Partner reasonably suspects you are engaged in fraud. In this case, the Partner will withhold the funds in your Account. If you do not perform the requested actions (such as additional identification) or provide a reasonable explanation within the specified time, the Partner may return the funds to the original sender. This also applies if the Partner is instructed to do so by law enforcement authorities.

11.4. The Partner will inform you without undue delay about any of the measures the Partner takes under Clause 11.1 and, within 2 Business Days of taking the measure, about the possibility of recovering your money, unless providing this information would compromise security or be prohibited by law. If the Partner blocks your

Payment Instrument, the Partner will inform you of the block and the reasons for it, where possible before it is blocked and at the latest immediately afterwards, unless giving this information would weaken security measures or is prohibited by law.

11.5. If the Partner has a reasonable suspicion of money laundering, terrorist financing, or other criminal activity, the Partner has the right to suspend the services provided to you, partially or completely, without warning, for 30 calendar days. The Partner may extend this period indefinitely until the suspicion is cleared.

11.6. If the Partner reasonably suspects that your Account or Profile has been hacked, the Partner has the right to suspend the services provided to you, partially or completely, without prior notice. The Partner will then inform you about the suspension and what you need to do to resume the services.

11.7. The Partner will unblock your Account or Payment Instrument (or replace it with a new one) once the reasons for the block no longer exist.

11.8. The Partner may block your Account or Payment Instrument at your request if you inform the Partner that it has been lost or stolen or is being used illegally. The Partner has the right to ask for written confirmation of an oral request. The Partner will unblock it only after receiving your written request or completing other identification procedures, unless this Payment Services Agreement states otherwise. The Partner has the right to replace a blocked Payment Instrument with a new one.

11.9. The Partner is not liable for your losses caused by the suspension of services or blocking of your Account or Payment Instrument, if the Partner acted in accordance with the procedures and reasons specified in this Payment Services Agreement.

11.10. The Partner has the right to withhold money from a transaction for up to 10 Business Days, or longer if permitted by law or this Payment Services Agreement.

11.11. Where this Payment Services Agreement is terminated or the Account is closed and you have not indicated another account to which your funds should be transferred, or the return is not possible for reasons beyond the Partner’s control (including anti-money laundering and know-your-customer (AML/KYC) decisions or your deregistration), the Partner has the right to transfer the remaining funds to the Partner’s internal (technical/transit) account and to hold them there in accordance with Clause 4.13 of this Payment Services Agreement.

11.12. Upon receiving substantiated information about your liquidation or bankruptcy, or about the termination of the powers of your Representatives, the Partner has the right to suspend access to the Account and to hold the funds until a person entitled under applicable law (for example, a bankruptcy administrator, a liquidator or a newly appointed Representative) provides documents proving their right to manage the funds. The funds are then paid out or transferred in accordance with applicable law.

12. Paysera Account Transfer

12.1. If you wish to transfer your Account to another Paysera Network Partner, you must submit a request that meets the legal requirements of the country where that Partner is licensed and/or EU law. Please note that the Partner reviews each request and reserves the right not to grant (refuse) such a transfer if the applicable requirements are not met, if there are outstanding obligations on your Account, or for other important reasons.

12.2. By accepting this Payment Services Agreement, you grant your consent for the Partner to transfer your Account (including all funds, rights, and obligations) from one licensed Paysera Network Partner to another. The Partner will notify you of any such transfer at least 2 months in advance. If you do not agree with the transfer, you have the right to terminate this Payment Services Agreement free of charge before the transfer takes effect. No separate written consent beyond this Payment Services Agreement is required for such a transfer.

12.3. Account Transfers in the cases specified in Clauses 12.1–12.2 are free of charge.

13. Protection of personal security credentials for Payment Services

13.1. You must protect your Passwords used for Strong Customer Authentication and other personal security credentials of your Payment Instruments. You must not disclose them to third parties and must prevent others from using the services on your behalf. If you fail to do so, whether intentionally or through gross negligence, you acknowledge that any access to your Account and use of services will be considered to have been performed by you. In such cases, you are fully responsible for any resulting losses and must compensate others for their losses.

13.2. If you lose your Passwords or Payment Instrument, or if they become known to others through no fault of yours or the Partner’s, or if a real threat to your Account security arises, you must change your Passwords immediately. If you cannot, you must inform the Partner immediately (within 1 calendar day) as specified in the General Agreement. The Partner is not responsible for the consequences if you fail to inform the Partner.

13.3. Upon receiving your notification, the Partner will immediately suspend access to your Account and the provision of services until a new Password is created.

13.4. The Partner reminds you that instruments linked to your Account are used for Strong Customer Authentication. You must protect them and their login credentials. You are fully responsible for the security of all instruments and Passwords. Passwords are secret, and you are responsible for their disclosure and for all operations performed after they are used. The Partner recommends memorising Passwords and not writing them down where others can see them.

13.5. You agree that your Account number and name (company name) may be displayed to another Paysera user who enters a confirmed identifier of yours (e.g., name, email) to make a payment to you.

13.6. With your consent, your data may also be shared with payment initiation or account information service providers. The Partner may refuse to give such a provider access to your Account for objectively justified and duly evidenced reasons relating to unauthorised or fraudulent access to your Account by that provider, including unauthorised or fraudulent initiation of a payment transaction. In such cases, the Partner will inform you of the refusal and the reasons, unless doing so would compromise security or be illegal.

13.7. The Partner has the right to block an API Access Token for objectively justified reasons related to the security of the token or to its suspected unauthorised or fraudulent use. The Partner will inform you about the block and the reasons for it, where possible before the token is blocked and at the latest immediately afterwards, unless giving this information would weaken security measures or is prohibited by law.

14. Liability for Payment Services

14.1. The Partner is not responsible for:

14.1.1. any money debited or transferred from your Account, or other payment operations, if you have not protected your Passwords or the personal security credentials of your Payment Instrument;

14.1.2. errors and late or missed transactions made by banks, settlement systems, or other third parties.

14.2. If the Partner becomes aware of an unauthorised Payment Transaction, the Partner will immediately, and in any event no later than the end of the next Business Day, refund the amount to you and restore your Account balance to what it was before the transaction, unless the Partner has reasonable grounds to suspect fraud and notifies the competent authority in writing.

14.3. If you claim that a transaction was unauthorised or improperly executed, the Partner will investigate your claim on the basis of the records in the System and the information you provide.

14.4. You are responsible for all losses resulting from unauthorised transactions if they were due to a lost or stolen Payment Instrument or its misappropriation. Where you bear a loss under this Clause or Clause 14.6, the Partner has the right to debit from your Account, without a separate order from you, the amount it refunded to you under Clause 14.2 for that transaction. If the funds in your Account are insufficient, you must repay the remaining amount within 3 Business Days of the Partner's request.

14.5. In accordance with Clause 1.5 of the General Agreement, the provisions of applicable law on liability for unauthorised Payment Transactions that may be excluded for clients who are not consumers do not apply to you.

14.6. You are responsible for all losses from unauthorised transactions if you acted fraudulently or, with gross negligence or intent, failed to fulfil one of the duties below:

14.6.1. to comply with the rules for the issuance and use of the Payment Instrument as stated in this Payment Services Agreement or its Annexes;

14.6.2. to notify the Partner immediately if you discover the loss, theft, or unauthorised use of your Payment Instrument, or that its personal security credentials have been compromised;

14.6.3. to take all possible measures to protect the personal security credentials of your Payment Instrument after you receive it.

14.7. You must check your transaction information at least once a month and notify the Partner of any unauthorised or improperly executed transactions, or any other errors in your Statement. You must notify the Partner within 60 calendar days of the transaction date. If you do not notify the Partner within the applicable timeframe, you are considered to have accepted the transactions. You must provide the Partner with any information about illegal logins or other illegal actions and take all reasonable measures to help the Partner's investigation.

14.8. If you are not satisfied with the Partner's decision, you have the right to use other legal remedies, including submitting a claim to the supervisory authority as per its procedures.

15. Final provisions

15.1. This Payment Services Agreement takes effect as described in its introductory part and is valid for an indefinite period.

15.2. You may terminate this Payment Services Agreement separately from the General Agreement by notifying the Partner at least 30 calendar days in advance or by closing all your Paysera Accounts. The Partner may terminate this Payment Services Agreement for important reasons by giving you at least 2 months' notice as described in Section 5 of the General Agreement, stating the reasons as required by Clause 7.3 of the General Agreement. In the cases set out in Clauses 11.2.1–11.2.3, the Partner may terminate it by giving you 30 calendar days' notice, and if it becomes clear that you are using the Payment Services to commit a criminal or illegal act, by giving you 5 calendar days' notice. Terminating this Payment Services Agreement does not terminate the General Agreement. Clauses 4.12–4.15 of this Payment Services Agreement apply to the settlement of your funds.

15.3. Matters not covered by this Payment Services Agreement, including amendments, notifications, liability, disputes, and applicable law, are governed by the General Agreement.